

AB-01-06

PTO/SB/21 (09-04)

Approved for use through 7/31/2006

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction act of 1995, no persona are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

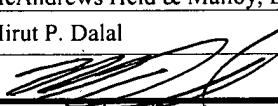
(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission	5	Attorney Docket Number	15488US01
--	---	------------------------	-----------

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Return-Receipt Postcard <input type="checkbox"/> Other Enclosure(s) (please identify below):
	Remarks	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual Name	McAndrews Held & Malloy, Ltd.		
Name (Print/type)	Mirut P. Dalal	Registration No. (Attorney/Agent)	44,052
Signature	 Date: May 30, 2006		

EXPRESS MAIL DEPOSIT

"Express Mail" mailing label number : EV726715975US

Date of Deposit May 30, 2006.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(Attorney Docket No. 15488US01)

In the Application of:)
Sandeep Relan, et. al.) Express Mail Label: EV726715975US
Serial No. 10/810,875) Date: May 30, 2006
Filed: March 26, 2004)
Examiner: Matthew C. Sams)
Group Art Unit: 2643)

AMENDMENT AND RESPONSE TO OFFICE ACTION 2/27/2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Prior to examination and issuance of an Official Action in this application, please amend the application in this case as follows.

In the claims:

Please cancel claims 1-29 without prejudice.

--30. (New) A mobile terminal comprising:
an output for transmitting an application for credit over a first network;
an input for receiving account information associated with the application
for credit over a second network.